

BALTIMORE GRAIN.

BALTIMORE, Dec. 30.—Wheat—No. 2 red winter, spot, \$1.33% nominal; No. 2 red winter, garlicky, \$1.32%; December, \$1.32%. Sales—Bag lot or nearby by sample at 90. Corn—Cob corn, new, \$4 per barrel; contract, spot, \$4; No. 2 corn, spot, 85%; track corn, yellow, No. 2, old to better, 88. Sales—Bag lots of new white at wharf at \$8; bag lots of new yellow at wharf at \$5.25. Oats—White, No. 2, 55 asked; No. 54%, 52%. Rye—Nearby, \$5@5%; No. 2, western, spot, \$1. Hay—Receipts, 10 tons; good hay, \$16@20.

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**Huge Improvement Seen
In City's Financial Life**

**Gain In Deposits, Unparalleled Clearings,
Clean-up of Fake Promoters, Important
Bank Mergers and Branch Banking Fea-
tures Local Year.**

A marked increase in District bank deposits, unparalleled bank clearings, an almost complete clean-up of fraudulent stock promoters and blind pools in the city, important bank mergers which have strengthened the city's none too strong banking situation a heavy desire to acquire branches by national banks, and have been the outstanding features of the financial situation. While not during the year just drawing to a close.

The year has been featured by those engineering this transaction is reflected in the rapid growth of the institution since the amalgamation. Several hundred thousand dollars have been added to the institution's deposits and the need for large transfers, brought about by the increased business has been so pressing that plans are now under way for an elaborately appointed new home which will represent one of the finest banking structures in the country.

Establishment of branch offices by national institutions have, within the past year, proved a notable feature of the financial situation. This move was originated by Riggs National, which opened an office at Dupont Circle, followed by another in the vicinity of Eighteenth street and Columbia road, known as the "Washington Heights Office." While the establishment of other branches is in general termed "outlying districts," occasioned no great surprise, the banking fraternity was literally dumbfounded when the Second National, without any ceremony whatsoever, threw open a branch in the very heart of the downtown district several months ago. Taking the action of the Second as their cue, the Lincoln National has secured permission to establish a branch of their own at 725 Seventeenth street, northwest, while the Franklin has an application for an additional office at 1111 Connecticut avenue.

Pending definite legislation governing the subject of branch banking, it is believed that Mr. Crislinger, Comptroller of the Currency, in exercising the right of his office, having supreme charge of the District banking field, will grant each and every application of national banks to operate a branch in the city, inasmuch as President Harding only recently told members of the executive committee of the American Bankers' Association that he believed national banks should be endowed with the same privilege as State institutions in the matter of operating branches, thus aligning himself with Mr. Crislinger.

Never before in the history of the city has the wave of extra dividend declarations during the closing months of 1922 been equaled. While there remain yet a few institutions which have not held their regular meetings, at least 75 per cent of those who have done so have seen fit to distribute an extra dividend in addition to maintaining the regular annual disbursements. These extra declarations have usually been accompanied by the transfer of a substantial sum to the surplus account, which gives positive proof of the prosperity enjoyed during the year.

BALTIMORE PRODUCE.

BALTIMORE, Dec. 30.—Live poultry—Turkeys, lbs., 45@50; old toms, 40; poor and crooked breasts, 35; spring chickens, 25@26; poor and leghorns, 20@23; old hens, 22@26; small and leghorns, 20; old roosters, 15@16; ducks, 20@27; geese, 22@28; pigeons, pair, 30@35; guinea fowl, each, 40@70.

Eggs—Loss off: native and nearby firsts, doz., 48; southern, 46. Butter—Creamery: fancy, lbs., 54@55; prints, 55@57; nearby creamery, 34@35; ladies, 35@36; rolls, 32@35; packed, 32; dairy prints, 34@35; process butter, 41@42.

AN INTELLIGENT PERSON either sex, may earn \$100 to \$200 monthly corresponding for newspapers: \$15 to \$25 weekly in spare time; experience unnecessary. Address Box 161, Times.

BEAUTY school, colored girls, hurry on.

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